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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/035,246	01/04/2002	Raymond C. Hoffeld	6219.780	2937
7590 Joseph W. Berenato, III Liniak. Berenato, Longacre & White, LLC 6650 Rock Spring Drive, Ste. 240 Bethesda, MD 20817			EXAMINER GREIMEL, JOCELYN	
			ART UNIT 3693	PAPER NUMBER

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	02/26/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No.	Applicant(s)	
	10/035,246	HOFFELD, RAYMOND C.	
	Examiner	Art Unit	
	Jocelyn Greimel	3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 04 December 2002.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-20 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____. | 6) <input type="checkbox"/> Other: _____. |

DETAILED ACTION

1. This communication is in response to Applicant's application filed 04 January 2002, which claims the benefit of 60/259,867 filed 08 January 2001. Claims 1-20 are pending and are presented to be examined upon their merits. Claims 1, 12 and 20 are independent claims.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. **Claims 1-2, 6, 10, 12 and 20 are rejected under 35 U.S.C. 102(b) as being anticipated by Hedy (US Patent Pub. 2003/0041031 A1).** In reference to claims 1, 12 and 20, Hedy discloses a method, system and apparatus for computer access of information including:

- a. storing predetermined information about a first entity on a storage device of a host computer, wherein access to the storage device is decisively limited (0009-0010);

- b. creating via a host entity a general identification specific to the first entity, and through the host computer linking the predetermined information to the general information of the first entity (0009-0010);
- c. creating via the first entity a specific identification permitting access to the predetermined information stored on the storage device (0009-0010); and
- d. informing via the first identity a second entity of the general and specific identification, and therefore permitting the second entity to access the storage device and review the predetermined information (0009-0010).

4. In reference to claims 2, 6 and 10 and their related claims, Hedy discloses a method, system and apparatus for computer access of information wherein:

- e. Including the step of storing credit information as the predetermined information (0011);
- f. including the step of permitting access to the storage device via a website of the host entity (0009-0016);
- g. including the step of storing the specific identification on the storage device of the host entity (0009-0011).

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior

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art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art;
2. Ascertaining the differences between the prior art and the claims at issue;
3. Resolving the level of ordinary skill in the pertinent art;
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

7. **Claims 3-5, 7-9, 11 and 13-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hedy in view of Official Notice.** Hedy discloses a method, system and apparatus for permitting computer access to information as described above. However, Hedy does not disclose:

- h. including the step of permitting the first entity to assign or change the specific identification.
- i. Including the step of storing credit information of a predetermined duration;
- j. Including the step of storing credit information created within the previous five years;
- k. including the step of storing information extracted from said credit information;

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- I. including the step of creating the general identification specific to the first entity from the group consisting of alphanumeric sequences, numeric sequences, and combinations thereof;
- m. including the step of creating the specific identification via the first entity from the group consisting of alphanumeric sequences, numeric sequences, and combinations thereof;
- n. including the step of limiting the general and specific identification to no more than ten digits.

The Examiner takes Official Notice that the above elements (h-n), including password variation and credit information timeframe variations, are well-known and obvious in credit information access as described in Hedy and in general computer technology. Hedy details using a password protected information system. Additionally, Hedy teaches credit information access and which can be sorted by timelines or timeframes. It would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to have used the variations of the passwords and the variation in the credit information in the information access system of Hedy to make the program more user-friendly.

Conclusion

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jocelyn Greimel whose telephone number is (571) 272-3734. The examiner can normally be reached Monday - Friday 8:30 AM - 4:30 PM

EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached at (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

9. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jocelyn Greimel
Examiner, Art Unit 3693
February 16, 2007

 2/20/07
JAMES A. KRAMER
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600